

In re:  
Kathleen M. Lincoln  
Debtor

Case No. 22-10798-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 17, 2022

User: admin  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db	+ Kathleen M. Lincoln, 7212 N. Radcliffe Street, Bristol, PA 19007-5823

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
NATHAN SNYDER	on behalf of Debtor Kathleen M. Lincoln nathan@nsnyderlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**AUNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 7  
KATHLEEN M. LINCOLN, :  
Debtor : Bky. No. 22-10798 ELF

**ORDER**

AND NOW, the Debtor having filed with the court a reaffirmation agreement between the Debtor and **Fifth Third Bank** (“the Reaffirmation Agreement”),

AND, the Court having found, in its Order dated **May 31, 2022**, that a presumption exists that the Reaffirmation Agreement would impose an undue hardship on the Debtor,

AND, the Court having held a hearing pursuant to 11 U.S.C. §524(m) to permit the parties to present evidence to rebut the presumption of undue hardship and to determine whether the Reaffirmation Agreement should be disapproved;

AND, the Debtor having rebutted the presumption of undue hardship,

It is hereby **ORDERED** and **DETERMINED** that the Reaffirmation Agreement **IS NOT DISAPPROVED** pursuant to 11 U.S.C. §524(m).

**Date: August 17, 2022**



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**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**